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Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7		
	Chapter 11		
	Chapter 12		Check if this is
	Chapter 13		amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Sean	
	First name	First name
Write the name that is on your government-issued	N. J. II	AR LU
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Anderson Last name	Last name
Bring your picture	Last Harre	Last Harro
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you have used in the last	First name	First name
8 years		, not not
-	Middle name	Middle name
Include your married or maiden names.		
	Last name	Last name
	First name	First name
	riistriane	ristiane
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 9282	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

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D	ebtor 1 Sean First Name	Anderson Middle Name Last Name	Case number (if known)		
	Thor wante	Middle Halle			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.		
	Identification Numbers (EIN) you have used in the last	Business name	Business name		
	8 years	Business name	Business name		
	Include trade names and doing business as names	EIN	EIN		
		EIN	EIN		
5.	Where you live		If Debtor 2 lives at a different address:		
		10905 S Green St Number Street	Number Street		
		Objects COCAD			
		ChicagoIllinois60643CityStateZip Code	City State Zip Code		
		Cook			
		County	County		
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,		
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.		
		notices to you at this mailing address.	u iis maiii ig address.		
		Number Street	Number Street		
		City State Zip Code	City State Zip Code		
6.	Why you are choosing this district	Check one:	Check one:		
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)		

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Debtor 1 Sean		Anderson		Case number (if knd	own)	
First Name	Middle Nam					
Part 2: Tell the Court Abo	out Your Bankrup	tcy Case				
 The chapter of the Bankruptcy Code you are choosing to file under 		brief description of each, se B2010)). Also, go to the top				ndividuals Filing for
8. How you will pay the fee	more details a cashier's check may pay with I need to pay Individuals to I request that judge may, but the official poyou choose the	entire fee when I file my about how you may pay. Took, or money order. If your a credit card or check with the fee in installments. It is Pay Your Filing Fee in Installment to the the bewaived (You at is not required to, waive overty line that applies to your option, you must fill ound file it with your petition	ypically, if you attorney is so a pre-printer of you choose stallments (Omay request a your fee, an your family signs the Applic	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only d may do so only ze and you are u	e fee yourself, payment on your and attach to A). If you are filing the your incorunable to pay to the pay to the pay to the your incorunable to pay to the your pay to the your incorunable to the your incorunable to the your incorunable to the you	you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	Northern District of Illinois	When When When	5/6/2013 MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	13-19083
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	you
11. Do you rent your residence?	✓ No.	e 12. Ilandlord obtained an eviction Go to line 12. Fill out <i>Initial Statement Abor</i> this bankruptcy petition.			st You (Form 10	1A) and file it with

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Debtor 1 Sean Anderson Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Sean Anderson Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Sean Anderson Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Sean Anderson Signature of Debtor 1 Signature of Debtor 2 Executed on __8/14/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Sean		Anderson	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	•	, ,		·
need to file this page.	/s/ Brittney Mansfie	eld	Date	8/14/2018
	Signature of Attorney			M / DD / YYYY
	Brittney Mansfield			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3124477849	Email address	bmansfield@semradlaw.com
			_	
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Sean		Anderson					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

Check if this is an
 amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

. Schedule A/B: Property (Official Form 106A/B)	Value of what you own
, , , , , , , , , , , , , , , , , , , ,	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$4,482.00
1b. Copy line 62, Total personal property, from Schedule A/B	
1c. Copy line 63, Total of all property on Schedule A/B	\$4,482.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	¢2.205.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$2,395.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$6,000.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$25,065.00
Your total liabilities	\$33,460.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$7,552.20
Copy your combined monthly income from line 12 of Schedule I	·
. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$7,558.00

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Debtor 1 Sean Anderson Case number (if known) First Name Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. \square 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$9,266.12 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$6,000.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$17,271.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$23,271.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to	identify your c	ase:								
Debtor 1	Sean				А	nderson					
Debtor 2	First Na	ıme	Middle N	lame	L	ast Name					
(Spouse, if fil	ling) First Na	me	Middle N	lame	L	ast Name	_				
United Sta	ates Bankrupto	y Court for the:	Northern		District	of Illinois					
Case num	iber					(State)					
Officia	ıl Form 1	06A/B									Check if this is an amended filing
Sched	dule A/I	B: Prope	erty								12/1
category v responsibl write your	where you thi e for supplyir name and ca	nk it fits best. I ig correct infor ise number (if l	Be as complete a mation. If more s known). Answer e	nd a pace very	ccurate as po is needed, a question.	once. If an asset fit ossible. If two mar attach a separate s	ried peo sheet to	ople a this	are filing together, form. On the top o	both a	are equally
						building, land, or					
7. DO 900	No. Go to Pa		quitable iliterest	iii aii	y residence,	bulluling, land, or	Similar	ргоре	ity:		
	Yes. Where is	the property?									
1.1	Street address	s, if available, or	other description	Wh	Single-family	perty? Check all that home ulti-unit building	at apply.		the amount of ar	ny secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> nims Secured by Property.
					Condominiu	m or cooperative			Current value o entire property		Current value of the portion you own?
	Number City	Street State	Zip Code		Land Investment p Timeshare Other	property			interest (such a	as fee s	of your ownership simple, tenancy by e estate), if known.
				Wh one	e. Debtor 1 only Debtor 2 only	•	ty? Che	eck	Check if thi (see instruc		ommunity property
					At least one	of the debtors and a		this i	tem, such as local	l	
If you	own or have r	nore than one, li	ist here:	pro	perty identii	ication number <u>:</u>					
1.2	Street address	s, if available, or	other description	Wh	Single-family Duplex or mu	perty? Check all that home ulti-unit building m or cooperative	at apply.		the amount of ar	ny secu lave Cla of the	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
						d or mobile home				_	
	Number	Street	Zip Code		Land Investment p Timeshare Other	property			interest (such a	as fee s	of your ownership simple, tenancy by e estate), if known.
	City	State	zip Code	One	o has an interest. Debtor 1 only Debtor 2 only Debtor 1 and At least one oner informati	•	nother		(see instruc	ctions)	ommunity property

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Debtor 1	Sean First Name	Middle Name	Anderson Last Name	Case numbe	r (if known)	
1.3Stre	et address, if available, or o		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add	other	(see instructions)	mmunity property
	the dollar value of the pove attached for Part 1. W	ortion you own for rite that number h	all of your entries from Part 1, includere.	uding any entrie	s for pages	
Do you ow you own th 3. Cars, va	hat someone else drives. If uns, trucks, tractors, sport u	r equitable interes you lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executor cycles	-	-	
3.1	s Make Model: Year:	Buick Regal 2013	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2003 Buick Regal	160000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community		Current value of the entire property? \$1500.00	Current value of the portion you own? \$1500.00
3.2	Make Model: Year:	Honda Civic 2001	who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2001 Honda Civic	70000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar	nd another	Current value of the entire property? \$1662.00	Current value of the portion you own? \$1662.00
			Check if this is community	property (see		

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	Sean		Anderson Case num		
	First Name	Middle Name	Last Name	• • •	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secu	claims or exemptions. Pu ured claims on Schedule L aims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secu	claims or exemptions. Pu ured claims on Schedule Laims Secured by Property. Current value of the portion you own?
			At least one of the debtors and another Check if this is community property (see		
		•	instructions) er recreational vehicles, other vehicles, and acceptational vessels, snowmobiles, motorcycle accessor		
		•	,		
Exa	nples: Boats, trailers, motors, p No Yes Make Model: Year:	•	er recreational vehicles, other vehicles, and ac	Do not deduct secured the amount of any secu	claims or exemptions. Pu rred claims on <i>Schedule L</i> aims Secured by Property.
Exa	nples: Boats, trailers, motors, p No Yes Make Model:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule L</i>
4.1	nples: Boats, trailers, motors, p No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured the amount of any secured the amount of any secured the entire property? Do not deduct secured the amount of any secured the	red claims on Schedule Laims Secured by Property. Current value of the

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Debtor 1 Sean Anderson Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom furniture, living room furniture, dining room furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, tv, tablet \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, aold, silver No Yes. Describe... Wedding band \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1150.00 for Part 3. Write that number here

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Debtor 1 Sean Anderson Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes \$20.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$150.00 17.1. Checking account: Bank of America 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Dep.	for 1 Sean First Name	Middle Name	Anderson	Case number (if known)	
			Last Name		
20.		orate bonds and other negotial include personal checks, cashiers			
		ents are those you cannot transfer			
	✓ No				
	Yes. Give specific				
	information about	Issuer name:			
	them				
		-			<u>-</u>
					-
21.	Retirement or pension		thrift equippe accounts	or other pension or profit-sharing plans	
	No No	ir, Ernor, recogn, 40 (ny, 400(b)	, tillit savings accounts,	or other pension or profit straining plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			<u> </u>
		Retirement account:			_
		Keogh:			-
		Additional account:			_
		Additional account:			
22.	Security deposits and				
		d deposits you have made so that with landlords, prepaid rent, public			
	companies, or others	With landiords, propala fort, pablic	o a tilitioo (olootilo, gao, wat	ior, tolocommunications	
	✓ No		Institution name:		
	Yes	Electric:			_
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			·
		Water:			•
		Rented furniture:			•
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for a	number of years)	
	✓ No				
	Yes	Issuer name and description:			
	_				
					<u> </u>

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Debte	or 1 Sean	Anderson	Case number (if known)	
	First Name	Middle Name Last Name		
24.	Interests in an education IR. 26 U.S.C. §§ 530(b)(1), 529A(A, in an account in a qualified ABLE program, or und (b), and 529(b)(1).	der a qualified state tuition program.	
	No Institution name	e and description. Separately file the records of any intere	sts.11 U.S.C. § 521(c):	
25.		nterests in property (other than anything listed in line	e 1), and rights or powers	
	exercisable for your benefit No			
	Yes. Describe			
26.		 arks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agree 	eements	
	No Yes. Describe			
		_		
27.	Licenses, franchises, and ot Examples: Building permits, ex	her general intangibles clusive licenses, cooperative association holdings, liquor	licenses, professional licenses	
	✓ No			
	Yes. Describe			
		_		
Mon	ney or property owed to yo	ou?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you Tax refunds owed to you	ou?		portion you own? Do not deduct secured
	Tax refunds owed to you	ou?		portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific informati about them, including you already filed the r	on g whether eturns	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you No Yes. Give specific informati about them, including	on g whether eturns		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific informati about them, including you already filed the rand the tax years Family support Examples: Past due or lump su	on g whether eturns	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informati about them, including you already filed their and the tax years Family support Examples: Past due or lump su	on g whether eturns m alimony, spousal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informati about them, including you already filed the rand the tax years Family support Examples: Past due or lump su	on g whether eturns m alimony, spousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informati about them, including you already filed their and the tax years Family support Examples: Past due or lump su	on g whether eturns m alimony, spousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific informati about them, including you already filed their and the tax years Family support Examples: Past due or lump su	on g whether eturns m alimony, spousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific informati about them, including you already filed their and the tax years Family support Examples: Past due or lump su ✓ No Yes. Give specific informati	on g whether eturns m alimony, spousal support, child support, maintenance on	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific informati about them, including you already filed their and the tax years Family support Examples: Past due or lump su ✓ No Yes. Give specific informati	on g whether eturns m alimony, spousal support, child support, maintenance on	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including you already filed their and the tax years Family support Examples: Past due or lump su ✓ No Yes. Give specific information of their amounts someone ower examples: Unpaid wages, disalt social Security benefits.	on g whether eturns m alimony, spousal support, child support, maintenance on es you pility insurance payments, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific informati about them, including you already filed their and the tax years Family support Examples: Past due or lump su ✓ No Yes. Give specific informati	on g whether eturns m alimony, spousal support, child support, maintenance on es you pility insurance payments, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Sean		Anderson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance paramples: Health, disability		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary property because someon No Yes. Describe	of a living trust, expect	someone who has died proceeds from a life insurance polic	y, or are currently entitled to receive	
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and uto set off claims No Yes. Describe	ınliquidated claims of	every nature, including counterd	claims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	u did not already list			
36.		•	m Part 4, including any entries fo		\$170.00
Part	5: Describe Any Bu	siness-Related Pro	pperty You Own or Have an Ir	nterest In. List any real estate in Pa	ırt 1.
37.	No. Go to Part 6. Yes. Go to line 38.	/ legal or equitable in	terest in any business-related pro	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you alr	eady earned		OI exemplions
	Yes. Describe				
39.	<u> </u>		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	Yes. Describe				
					

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Deb	tor 1 Sean	Anderson	Case number (if known)	
ı	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equ	iipment, supplies you use in business, and tools of your trade	•	
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
	L Tos. Describe			
42.	Interests in partnerships	s or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
40.4	O			
43.	Customer lists, mailing iii	sts, or other compilations		
	✓ No			
	Yes. Do your lists incl	lude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	Yes. Describ	e		
11	Amy by simess valeted my	anautu van did wat alva du liet		
44.	Any business-related pr	operty you did not already list		
	✓ No			
	Yes. Give specific			
	information			_
				<u> </u>
				_
		of your entries from Part 5, including any entries for pages y here		
•	are or write that hambor			
Part	6: Describe Any Far	m- and Commercial Fishing-Related Property You O	wn or Have an Interest In.	
	If you own or have an in	terest in farmland, list it in Part 1.		
46.	Do you own or have any	legal or equitable interest in any farm- or commercial fishir	ng-related property?	
	No. Go to Port 7			Current value of the
	No. Go to Part 7.			oortion you own?
	Yes. Go to line 47.			Do not deduct secured claims
17	Form onimals		C	or exemptions
47.	Farm animals Examples: Livestock, pou	Itry, farm-raised fish		
	✓ No			
	Yes. Describe			

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Deb	tor 1 Sean	Anderson	Case number (if known)	
	First Name Middle Name	Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
				
49.	Farm and fishing equipment, implements, machinery, fixt	tures, and tools of trad	e	
	✓ No			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
			·	
51.	Any farm- and commercial fishing-related property you d	id not already list		
	✓ No			
	Yes. Describe			
	Li real Bassingeri			
EO A	dd tha dallay valva of all of vary antrice from Dout 6 inclin	dina ony ontrino for no	very barre attached	
	dd the dollar value of all of your entries from Part 6, inclue art 6. Write that number here		ges you have attached	
•			L	_
Part	7: Describe All Property You Own or Have an Into	erest in That You Di	d Not List Ahove	
53.				
55.	Examples: Season tickets, country club membership	ay iist:		
	✓ No			
				
	Yes. Give specific information			
54. A	dd the dollar value of all of your entries from Part 7. Write	that number here		<u> </u>
	Lister Tatala of Facts Deet of this Farms			
Part	8: List the Totals of Each Part of this Form			
55 1	Part 1: Total real estate, line 2		•	
00.1	Tare 1. Total roal estate, mie 2			
56. 1	part 2 total vehicles, line 5	40400		
	·	\$3162.00	<u></u>	
57. F	Part 3: Total personal and household items, line 15	\$1150.00		
58. F	Part 4: Total financial assets, line 36	\$170.00		
50 1	Part 5: Total business-related property, line 45	4170.00		
	Part 5: Total business-related property, line 45		<u></u>	
60. I	Part 6: Total farm- and fishing-related property, line 52			
61.1	Part 7: Total other property not listed, line 54		<u> </u>	
62.	Total personal property. Add lines 56 through 61	\$4482.00		+ \$4482.00
			Copy personal property total	
				\$4482.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			

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Debtor 1	Sean		Anderson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
		-	(State)	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	Part 1: Identify the Property You Claim as Exempt							
1.	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description:	\$1,662.00	\$1,000,000,000	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Honda Civic, 2001, 2001 Honda Civic		100% of fair market value, up to any	_				
	Line from Schedule A/B: 03		applicable statutory limit					
	Brief description:	\$150.00	Ø450.00	735 ILCS 5/12-1001(b)				
	Checking account, Bank		\$150.00	_				
	of America		100% of fair market value, up to any applicable statutory limit					
	Line from Schedule A/B: 17		applicable statutory limit					
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

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Debtor 1 Sean Anderson Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$500.00 description: \checkmark \$500.00 Bedroom furniture, living 100% of fair market value, up to any room furniture, dining applicable statutory limit room furniture Line from Schedule A/B: 06 Brief 735 ILCS 5/12-1001(a) description: \$300.00 **✓** \$300.00 Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$250.00 description: $\overline{}$ \$250.00 Cell phone, tv, tablet 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$100.00 description: \$100.00 Wedding band 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 12

\$20.00

✓

\$20.00

100% of fair market value, up to any

applicable statutory limit

description:

Line from

Schedule A/B:

Cash on Hand

16

735 ILCS 5/12-1001(b)

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			Do	cument 1 age 22 of	<i>1</i> 4		
Fill in	this inform	nation to identify your ca	se:				
Debto	r 1	Sean		Anderson			
		First Name	Middle Name	Last Name			
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name			
United	d States Ba	nkruptcy Court for the:	Northern	District of Illinois			
Case i	number ^m)			(State)			
Offi	icial F	orm 106D			J		Check if this is a
Scł	nedul	e D: Credito	ors Who Ha	ve Claims Secur	ed by Prop		12/1
1. [Oo any crown No. Clown Yes. For List A	neck this box and submill in all of the information	n below.	ty? with your other schedules. You have	ve nothing else to repo	ort on this form.	<i>Column</i> C
2.	separately	for each claim. If more th	nan one creditor has a par	ticular claim, list the oreditors order according to the creditor's	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	Union Au		Describe the property	that secures the claim:	\$2,395.00	\$1,500.00	\$895.00
	CHICAGO City Who owe	Street D IL 60617 State ZIP Code s the debt? Check one.	Contingent Unliquidated Disputed	, the claim is: Check all that apply.			
		or 1 only	Nature of lien. Check a				
		or 2 only	An agreement you car loan)	made (such as mortgage or secured			
	At lea	or 1 and Debtor 2 only ust one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
		k if this claim relates	Other (including a ri				
	Date deb	community debt t was <u>9/2017</u>	Last 4 digits of accou	nt number2806			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$2,395.00

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		DC	Cument Page 23	01 74			
Fill in this infor	rmation to identify your case:						
Debtor 1	Sean		Anderson	_			
Debtor 2	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States I	Bankruptcy Court for the: Northern	1	District of Illinois	_			
Case number (If known)			(State)	_			
Official F	form 106E/F				Chec	k if this is an	amended filing
	ule E/F: Credito	re Who	Have Unsecu	red Claims			12/15
other party to Form 106A/B) claims that are the entries in known).	e and accurate as possible. Use any executory contracts or unex and on Schedule G: Executory Co e listed in Schedule D: Creditors the boxes on the left. Attach the All of Your PRIORITY Unsec	oired leases tha ontracts and Un Who Hold Claim Continuation Pa	t could result in a claim. Also expired Leases (Official Form s Secured by Property. If mor	list executory contract 106G). Do not include a e space is needed, copy	s on Schedul any creditors the Part you	le A/B: Prope with partial uneed, fill it	erty (Official lly secured out, number
No. Yes. List all o listed, ide As much Continua	reditors have priority unsecured Go to Part 2. If your priority unsecured claims. The entity what type of claim it is. If a claim as possible, list the claims in alphabition Page of Part 1. If more than on explanation of each type of claim, see	If a creditor has m has both prior petical order acco e creditor holds a	more than one priority unsecure ity and nonpriority amounts, list rding to the creditor's name. If y particular claim, list the other cr	that claim here and show ou have more than two p editors in Part 3.	both priority	and nonprior	ity amounts.
(1 01 0.11 0.1	Aprahamen er eden type er elann, eec				Total	Priority	Nonpriority
2.1 IRS					claim \$6,000.00	\$6,000.00	\$0.00
Priority Po Box Number			Last 4 digits of account numl When was the debt incurred? As of the date you file, the cla	n/a		<u> </u>	φσ.σσ
Del		o Code	apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured Domestic support obligatio Taxes and certain other det government Claims for death or persona intoxicated	ns ots you owe the			
Is the c	laim subject to offset?		Other Specify				

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Debtor 1 Sean Anderson Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** AFS ACCEPTANCE LLC 4.1 \$6,500.00 Last 4 digits of account number Nonpriority Creditor's Name 101 NE 3rd Ave When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Fort Lauderdale 33301 Florida City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Loan Is the claim subject to offset? No Yes CREDIT MANAGEMENT LP \$407.00 Last 4 digits of account number 7128 Nonpriority Creditor's Name When was the debt incurred? 7/2015 4200 INTERNATIONAL PKWY Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON 75007 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ☐ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: WOW **V** No Other. Specify INTERNET CABLE AND PHONE Yes EASYPAY/DVRA 4.3 \$887.00 Last 4 digits of account number A020 Nonpriority Creditor's Name When was the debt incurred? 7/2014 2701 LOKER AV WEST Number As of the date you file, the claim is: Check all that apply. Contingent **CARLSBAD** California 92008 Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 12 InstallmentLoan Is the claim subject to offset? No Yes

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Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim				
4.4	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number 3593 When was the debt incurred? 6/2010 As of the date you file, the claim is: Check all that apply.	\$6,500.00				
	ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 					
4.5	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Heat 4 digits of account number 3598 When was the debt incurred? 6/2010 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$4,681.00				
4.6	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number 3590 When was the debt incurred? 6/2010 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$3,250.00				

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Debtor 1 Sean Anderson Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 U S DEPT OF ED/GSL/ATL \$1,916.00 Last 4 digits of account number 3608 Nonpriority Creditor's Name When was the debt incurred? 9/2009 PO BOX 2287 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL \$924.00 Last 4 digits of account number 3603 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 9/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA Georgia 30301 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans

debts
Other. Specify

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

✓ No Yes

At least one of the debtors and another

Check if this claim relates to a community debt

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Debtor 1 Sean Anderson Case number (if known)
First Name Middle Name Last Name

111011144	Widdle Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purp	oses only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government		\$6,000.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$6,000.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$17,271.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$7,794.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$25,065.00	

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Debtor 1	Sean	Anderson		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		20	ournoine i ago	20 01 1 1
Fill in this info	mation to identify you	r case:		
Debtor 1	Sean		Anderson	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Mialalla Niana a	Last Name	
(opouse, ir iiiiig)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for th	e: Northern	District of Illinois	
Case number			(State)	
(If known)	-			
				Check if this is an
				amended filing
Official	Form 106F	1		
		_		
Schedul	e H: Your Co	odebtors		12/15
1. Do you ha	er every question. ave any codebtors? (i	f you are filing a joint case, do	not list either spouse as a	of any Additional Pages, write your name and case number (if codebtor.) Community property states and territories include Arizona, California,
Idaho, Lo	uisiana, Nevada, New N	Mexico, Puerto Rico, Texas, W		
	Go to line 3.			0
L Yes		mer spouse, or legal equiva	ient live with you at the tin	ne?
	No			
	Yes. In which commu	unity state or territory did you	ı live?	_ Fill in the name and current address of that person.
	Name of your spous	e, former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Code	9
	-		•	
again as	a codebtor only if tha	t person is a guarantor or c	osigner. Make sure you h	your spouse is filing with you. List the person shown in line 2 ave listed the creditor on Schedule D (Official Form 106D), dule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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		D00	cument i	age 50 t)		
Fill in this in	nformation to identify	your case:					
Debtor 1	Sean		Anderson				
	First Name	Middle Name	Last Name)	- Che	eck if this is:	
Debtor 2	(a) Fully	NA' delle Nie ee	I and Nicons			An amended filing	
(Spouse, if filin	g) First Name	Middle Name	Last Name)		-	t natition abantar 1
the:	s Bankruptcy Court for	Northern	District of Illinois (State		. "	A supplement showing post expenses as of the following	
Case number	er				-	MM / DD / YYYY	
Official	Form 106I						
	ıle I: Your In	come					12/1
information spouse. If m number (if k	about your spouse.	If you are separated and I, attach a separate she ry question.	d your spouse is	s not filing v	with you, do	ır spouse is living with yo not include information ional pages, write your r	about your
	our employment		Debtor 1			Debtor 2	
informat							
attach a	eve more than one job, separate page with	Employment status	Employed Not Emplo	yed		Employed Not Employed	
employer	on about additional rs.	Occupation	Driver			LPN	
	oart time, seasonal, or loyed work.	Employer's name	JB Hunt Trans	port		South Loop Skilled Nursin	g Facility LLC
Occupati	ion may include student maker, if it applies.	Employer's address	615 JB Hunt (Corp Dr		1725 S. Wabash Number Street	
			Lowell City	Arkansas State	72745 Zip Code	Chicago Illinois City State	60616 Zip Code
		How long employed there?	5 months			3 years 3 months	
Estimate n spouse unle If you or you more space	ess you are separated. ur non-filing spouse hav e, attach a separate she	the date you file this form	combine the info	rmation for a	ll employers fo	write \$0 in the space. Includ or that person on the lines be For Debtor 2 or non-filing spouse	
		r, calculate what the monthly			\$4,593.33	<u>\$5,084.91</u>	
3. Estima	ate and list monthly ove	rtime pay.	3.		+ \$0.00	+ \$0.00	

\$4,593.33

\$5,084.91

4. Calculate gross income. Add line 2 + line 3.

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Debtor 1			Anderson		Case number (if		
I	First Name	Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy li	ine 4 here		→ 4.	\$4,593.33	\$5,084.91		
5. List all	payroll dedu						
5a. Ta x	x, Medicare,	and Social Security deductions	5a.	\$657.71	\$928.79		
5b. Ma	andatory con	tributions for retirement plans	5b.	\$0.00	\$0.00		
5c. Vol	luntary contr	ibutions for retirement plans	5c.	\$0.00	\$0.00		
5d. Re	equired repay	ments of retirement fund loans	5d.	\$0.00	\$0.00		
5e. Ins	surance		5e.	\$229.67	\$296.96		
5f. Dor	mestic suppo	rt obligations	5f.	\$0.00	\$0.00		
5g. Un	nion dues		5g.	\$0.00	\$0.00		
	t her deductio untary Deductio	ns. Specify: ons for Employment	5h. +	<u>\$12.91</u> +	\$0.00		
6. Add the +5h.	e payroll ded	uctions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$900.29	\$1,225.75		
7. Calcula	ate total mor	thly take-home pay. Subtract line 6 from line	e 4. 7.	\$3,693.04	\$3,859.16		
8. List all	other incom	e regularly received:					
bus	siness, profe	n rental property and from operating a ssion, or farm nt for each property and business showing					
	oss receipts, o e total monthly	rdinary and necessary business expenses, and net income	l 8a.	\$0.00	\$0.00		
	terest and div		8b.	\$0.00	\$0.00		
de	pendent regu	payments that you, a non-filing spouse, or larly receive spousal support, child support, maintenance,					
		nt, and property settlement.	8c.	\$0.00	\$0.00		
8d. Un	nemployment	compensation	8d.	\$0.00	\$0.00		
8e. So	cial Security		8e.	\$0.00	\$0.00		
Incl casi unc hou	lude cash assi sh assistance t	ent assistance that you regularly receive stance and the value (if known) of any non- hat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or s		00.00	#0.00		
0			8f.	\$0.00	\$0.00		
		rement income	8g.	\$0.00	\$0.00		
	-	income. Specify:	8h. +	\$0.00 +			
9. Add all	i otner incom	e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$0.00	\$0.00		
	•	income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing s	10. pouse	\$3,693.04	\$3,859.16	=	\$7,552.20
Include friends	e contributions or relatives.	ular contributions to the expenses that your strom an unmarried partner, members of your mounts already included in lines 2-10 or amo	household, your	dependents, your roomi			
Specify	y:					11. + _	\$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Su				12.	\$7,552.20
							ombined onthly income
	ou expect an i lo.	ncrease or decrease within the year after	you file this form	1?		m	ontnly income
Ye	es. Explain:						

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			anone rage of or r	•	
Fill in this infor	mation to identify	your case:			
Debtor 1	Sean		Anderson		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States E	Bankruptcy Court fo	or the: Northern [District of Illinois		howing post-petition chapter 13 the following date:
Case number			(State)	expenses as on	ine following date.
(If known)	-		_	MM / DD / YYYY	(
Official	Form 106	<u>8J</u>			
Schedul	e J: Your I	Expenses			12/15
information. If	more space is ne	s possible. If two married people areded, attach another sheet to this			
	wer every question cribe Your Hou				
1. Is this a joi		5511014			
	o to line 2				
		in a separate household?			
	□ No				
L		over tile Official Former 100 LO. Former	and for Comments Household of Daha	i- :: 0	
		nust file Official Forms 106J-2, <i>Expen</i>	ses for Separate Housenold of Debt	or 2.	
2. Do you hav	e dependents?	No			
Do not list Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	15 years	No.
					✓ Yes.
			Child	14 years	No.
					Yes.
			Child	12 years	∐ No. ✓ Yes.
			Child	10 vooro	Yes. No.
			Child	10 years	Yes.
			Child	7 years	No.
			00	<u>. yeare</u>	Yes.
	penses include f people other	✓ No			
than yourself an		Yes			
dependents	-				
Part 2: Esti	mate Your Ong	oing Monthly Expenses			
-		our bankruptcy filing date unless y			
expenses as dapplicable da		bankruptcy is filed. If this is a sup	plemental Schedule J, check the	box at the top of the	form and fill in the
		non-cash government assistance i	=		Your expenses
4. The renta	I or home owners	hip expenses for your residence. In			\$1,552.00
-	or the ground or lot	. 4.			4.
	uded in line 4: state taxes				4a \$0.00
		or renter's insurance			4b. \$0.00
	-	ir and upkeep expenses			40. \$0.00

4d.

\$0.00

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Sean Middle Name
 Anderson Last Name
 Case number (if known)

i ilst Name ivilique Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$350.00
6b. Water, sewer, garbage collection	6b.	\$100.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$275.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$1,500.00
8. Childcare and children's education costs	8.	\$100.00
9. Clothing, laundry, and dry cleaning	9.	\$350.00
10. Personal care products and services	10.	\$200.00
11. Medical and dental expenses	11.	\$81.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$350.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$250.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Wife's Car Payment	17c	\$300.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify: Non-Court Ordered Child Support	10	
	19.	\$500.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20d 20e	\$0.00
	206	

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Debtor 1	Sean			Anderson	Case number (if known)		
	First Nam	e	Middle Name	Last Name			
	r. Specify						\$1,500.00
		ne Credit Card, Wife' ife's Alarm system P		niture Loan, Wife's Student	Loan, Payments to daughter to Take of		
or grant	ucinia, w	ile s Alaim system F	ayınıenı			21	
22. Calc	ulate yo	ur monthly expens	es.				\$7,558.00
22a.	Add lines	4 through 21.				•	\$0.00
22b.	Copy line	e 22 (monthly expen	ses for Debtor 2), if any,	from Official Form 106J-2		•	\$7,558.00
22c.	Add line 2	22a and 22b. The re	sult is your monthly exp	enses.		22.	
23.Calcu	ulate you	ır monthly net inco	ome.				
23a.	Copy line	12 (your combined	monthly income) from	Schedule I.		23a	\$7,552.20
23b.	Сору уог	ur monthly expenses	from line 22 above.		:	23b	\$7,558.00
23c. Subtract your monthly expenses from your monthly in				ncome.			(\$5.80)
	The resul	It is your monthly ne	et income.			23c	•
24. Do y	ou exped	ct an increase or d	ecrease in your expen	ses within the year after y	you file this form?		
Гот	ovem nle	do vou overest to fir	iah navina farvaur aarl	oan within the year or do yo	·		
				nodification to the terms of			
.	No						
	Vaa						
Ш	Yes						
		Explain here:					

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Fill in this information to identify your case:								
Debtor 1	Sean		Anderson					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(Claid)	_				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Sean Anderson	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 8/14/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in	n this inf	formation to	identify your c	ase:								
Deb	tor 1	Sean				Anders	son					
		First Nar	ne	Middle	Name	Last N	ame					
Debi (Spot	tor 2 use, if filing	First Nar	ne	Middle	Name	Last N	ame					
Unit	ed States		Court for the:			District of III						
			Oddit for tife.	Northichi		_	State)					
Case (If knd	e numbe own)	er										
	ficia	l Form	107						J		Check if amende	this is a
										_		- ·····g
Sta	item	ent of I	Financia	I Affairs f	or Ind	ividual	s Filin	g for l	3ankru	ıptcy		04/1
infor	mation	ı. If more sp		d, attach a sep							supplying correct your name and ca	se
Pari	ii: Gi	ve Details	About Your	Marital Status	and Whe	ere You Liv	ed Before	9				
1.	What	is your curre	ent marital sta	itus?								
		/larried										
	Ľ	lot married										
2.	During	g the last 3	years, have yo	u lived anywher	e other tha	an where you	ı live now?	•				
				•		-						
		lo 'es Listallot	f the places vo	u lived in the las	t 3 vears T	Do not includ	le where v	ou live nov	v			
	V	oo. Elot all o	i alo piacco ye		n o your or i	30 1101 11 10100	10 W 1010 y	00 110 1101	••			
	D	Debtor 1:			Dates Dates Dates	Debtor 1 live	d Deb	tor 2:			Dates Debtor 2 I there	ived
								Same as D	ebtor 1		Same as Deb	tor 1
	7	331 S Cleary										
		lumber Stree			From _		Num	ber Street			From	_
	_				To _						То	_
	<u>C</u>	Chicago	Illinois	60621								
		City	State	Zip Code			City		State	Zip Code		
								Same as D	ebtor 1		Same as Deb	tor 1
	_	941 S Prince			From						From	
	N	lumber Stree	t		To To		Num	ber Street				_
	_				10 _					_	То	-
	_	Chicago City	Illinois State	60621 Zip Code			City		State	Zip Code		
		nty .	Otate	Zip Oode			Oity		Otate	Zip Oode		
3.											ommunity property st	tates
	and tem	<i>nones</i> include	e Arızona, Califo	rnia, Idaho, Loui	siana, Neva	aa, New Mexi	ico, Puerto	HICO, I exas	s, washingto	on, and Wisconsin.)	
	✓ No											
	Yes	s. Make sur	e you fill out So	chedule H: Your	Codebtor	s (Official For	m 106H).					

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Debtor 1 Sean Anderson Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$28000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$24556.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$51259.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) \$0.00 From January 1 of current year until the date you filed for bankruptcy: Est Unemployment \$11,225.00 For last calendar year: (January 1 to December 31, 2017 \$0.00 For the calendar year before that: (January 1 to December 31, 2016

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Debtor 1 Sean Anderson Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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Yes. List all payments to an insider. Dates of payment Dates of p	r 1	Sean			And	derson	Case number	(if known)
sides include your relatives; any general partners; relatives of any general partners; partnerships of which you are an office, director, person in control, or owner of 20% or owner of 10% owner own		First Name		Middle Name	Las	t Name		
Pes. List all payments to an insider. Dates of payment paid amount still owe Reason for this payment still owe	nsi orp ge	ders include your roorations of which nt, including one for	elatives; a you are a or a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	ou are a general partner; securities; and any managing
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider: No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment amount you still owe Reason for this payment Reason for this payment Amount you still owe Reason for this payment Amount you still owe Reason for this payment Amount you still owe Reason for this payment Include creditor's name Number Street City State Zip Code	7	No						
Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? notude payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code		Yes. List all payr	nents to a	an insider.				
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street Number Street								Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nisider? nclude payments on debts guaranteed or cosigned by an insider. NO Yes. List all payments that benefited an insider. Dates of payment paid Total amount you still owe Insider's Name Number Street Insider's Name Number Street Number Street		Number Street						
Number Street City State Zip Code	_	City	State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nisider. No Yes. List all payments that benefited an insider. Dates of payment paid Total amount paid Amount you still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? notude payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
Yes. List all payments that benefited an insider. Dates of payment Total amount you still owe Reason for this payment Include creditor's name City State Zip Code Insider's Name Number Street		City	State	Zip Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street		ude payments on o		_	ider. Dates of		-	
Number Street City State Zip Code Insider's Name Number Street		To delegate Name						Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street		Number Street						
Number Street	_	City	State	Zip Code				
		Incidor's Namo						
City State Zin Code		IIISIUGI S INAIIIG						

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Debtor 1 Sean Anderson Case number (if known) Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt		Sean		Anderson	Case number (if known)	1	
		First Name	Middle Name	Last Name		_	
11.		thin 90 days before you file counts or refuse to make			oank or financial institution,	set off any amou	ints from your
		No					
	\leq						
	Ш	Yes. Fill in the details.					
				Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City State	Zip Code				
		City State	Zip Code				
12.		hin 1 year before you filed pointed receiver, a custod			possession of an assignee fo	or the benefit of o	creditors, a court-
		No					
	⊻	No					
		Yes					
Part	5:	List Certain Gifts and	Contributions				
13.	Wi		ed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600) per person?	
	✓	No					
		Yes. Fill in the details for	r each gift.				
		Gifts with a total value of per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gav	e the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to yo	NII				
		r diddir d rolation only to ye	, u				
		Person to Whom You Gav	e the Gift				
		Number Street					
		City State	Zip Code				
			•				
		Person's relationship to yo	ou				

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	Sean		Anderson	Case number (if know	n)	
	First Name	Middle Name	Last Name			
Wi	thin 0 years before "!	d for howlenness	d you give any gifts or contribu	tions with a total!	of more than 6000	to ony charit-0
WI	tnin 2 years before you file -	ea for bankruptcy, aid	you give any gifts or contribu	tions with a total value (of more than \$600	to any charity?
✓	No					
	Yes. Fill in the details for	each gift or contribut	ion.			
	Gifts or contributions to	charities	Describe what you contri	huted	Date you	Value
	that total more than \$60		Describe what you contri	buteu	contributed	Value
	•					
	Objects to Name		_			
	Charity's Name					
			_			
	Number Street		_			
	Number Street					
	City State	Zip Code	_			
		P				
6:	List Certain Losses					
		l for bankruptcy or si	nce you filed for bankruptcy, o	id you lose anything bed	ause of theft, fire,	other disaster, or
gaı	mbling?					
✓	No					
Ħ	ı Yes. Fill in the details.					
Ш						
	Describe the property yo how the loss occurred	ou lost and	Describe any insurance of Include the amount that in		Date of your loss	Value of property lost
	now the loss occurred		pending insurance claims		1035	1051
			A/B: Property.			
						-
7.	List Certain Payments	or Transfers				
abo	out seeking bankruptcy or	preparing a bankrup				anyone you consult
abo Inc	out seeking bankruptcy or lude any attorneys, bankrupt No	preparing a bankrup				anyone you consult
abo	out seeking bankruptcy or lude any attorneys, bankrupt	preparing a bankrup	tcy petition?			anyone you consult
Inc	out seeking bankruptcy or lude any attorneys, bankrupt No	preparing a bankrup	or credit counseling agencies for Description and value of	services required in your ba	ankruptcy. Date payment	Amount of
Inc	out seeking bankruptcy or lude any attorneys, bankrupt No	preparing a bankrup	tcy petition? or credit counseling agencies for	services required in your ba	Date payment or transfer	
Inc	out seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details.	preparing a bankrup	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	out seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm	preparing a bankrup	or credit counseling agencies for Description and value of	services required in your ba	Date payment or transfer	Amount of
Inc	out seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	preparing a bankrup tcy petition preparers, o	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	out seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	preparing a bankrup tcy petition preparers, o	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	out seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	preparing a bankrup tcy petition preparers, o	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	out seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	preparing a bankrup tcy petition preparers, o	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	preparing a bankrup tcy petition preparers, o	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	preparing a bankrup tcy petition preparers, o	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State	preparing a bankrup tcy petition preparers, o	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	preparing a bankrup tcy petition preparers, o	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	preparing a bankrup tcy petition preparers, o 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None	preparing a bankrup tcy petition preparers, o 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Pay	preparing a bankrup tcy petition preparers, o 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None	preparing a bankrup tcy petition preparers, o 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Made the Pay	preparing a bankrup tcy petition preparers, o 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Mas Paid	preparing a bankrup tcy petition preparers, o 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Mas Paid	preparing a bankrup tcy petition preparers, o 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Email or website address None Person Who Was Paid This is the pay Person Who Made the Pay Person Who Was Paid Number Street	foreparing a bankrup tcy petition preparers, of 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address None Person Who Mas Paid	preparing a bankrup tcy petition preparers, o 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Email or website address None Person Who Was Paid This is the pay Person Who Made the Pay Person Who Was Paid Number Street	foreparing a bankrup tcy petition preparers, of 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
abo Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Email or website address None Person Who Was Paid This is the pay Person Who Made the Pay Person Who Was Paid Street Chicago Illinois City State Email or website address None Person Who Made the Pay Person Who Was Paid Number Street	foreparing a bankrup tcy petition preparers, of 60643 Zip Code Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment

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or 1 Sean	Anderson	Case number (if known)	
First Name Middle Name	Last Name		
help you deal with your creditors or to make	payments to your creditors?	our behalf pay or transfer any property to any	one who promised t
✓ No			
Yes. Fill in the details.			
	Description and value of transferred	any property Date payment or transfer was made	Amount of payment
Person Who Was Paid			
Number Street			
City State Zip Code			
and transfers that you have already listed on this No Yes. Fill in the details.	statement.		
	Description and value of transferred	property Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer			
Number Street			
City State Zip Code Person's relationship to you)		
Person Who Received Transfer			
Number Street			
City State Zip Code Person's relationship to you)		
Within 10 years before you filed for bankruptobeneficiary? (These are often called asset-protection devices.)		a self-settled trust or similar device of which	you are a
✓ No ✓ Yes Fill in the details			
L 103.1 III III die details.	Description and value o	f the property transferred	Date transfer was made
Name of trust			
	Within 1 year before you filed for bankruptcy, help you deal with your creditors or to make Do not include any payment or transfer that you	Within 1 year before you filed for bankruptcy, did you or anyone else acting on yhelp you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of transferred Person Who Was Paid Number Street City State Zip Code Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of and transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of transferred Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.	First Name Mode Name Last Name

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Debtor 1 Sean Anderson Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Debtor 1 Sean Anderson Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb	tor 1					erson	Ca	se number (i	f known)		
		First Name	, <u> </u>	Middle Name	Last N	Name					
26.	Hav	e you been a party	/ in any judici	al or administr	ative proceed	ling under	any environme	ental law? In	nclude settlement	s and order	s.
		No Yes. Fill in the det	ails.								
					Court or agen	ісу		Nature	of the case		Status of the case
		Case title			Court Name						Pending
		Case number			Number Street						On appeal
					City	State	Zip Code				Concluded
Pari	11:	Give Details Ab	oout Your Bu	usiness or Co	nnections t	o Any Bu	siness				
27.	Witl	nin 4 years before	you filed for b	ankruptcy, did	l you own a bu	ısiness or	have any of the	following o	connections to an	y business?	
		A sole propri	etor or self-en	nployed in a tra	ade, professio	n, or other	r activity, either	full-time or p	part-time		
		_		lity company (L	LC) or limited	liability pa	artnership (LLP)	1			
		A partner in a		naging executiv	e of a corpora	ation					
				the voting or e	-		poration				
		No. None of the a	bove applies	. Go to Part 12.							
	Ħ	Yes. Check all that				for each b	ousiness.				
							ure of the busin	ess	Employer Ident include Social		
		Business Name			_				EIN:		
		Number Street			— Name o	f account	ant or bookkee	per	Dates business	existed	
		City	State	Zip Code	_				From	To	
					Describ	e the natu	ure of the busin	ess	Employer Ident include Social		
		Business Name			_				EIN:		
		Number Street			_				Dates business	existed	
		City	State	Zip Code	Name o	f account	ant or bookkee	per	_	_	
		City	State	Zip Code					From	_To	
					Describ	e the natu	ure of the busin	ess	Employer Ident include Social		
		Business Name			_				EIN:		
		Number Street			Name o	f account	ant or bookkee	ner	Dates business	existed	
		City	State	Zip Code	_	. account	unt of Bookkee	PO1	From	То	

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Debto	r 1 <u>S</u> e	ean			Anderson	Case number (if known)
	Fir	rst Name		Middle Name	Last Name	
	credit N	iors, or ot	pefore you filed ther parties.		u give a financial stateme	nt to anyone about your business? Include all financial institutions,
L	Ш ''	es. FIII II I	i le details below	•		
					Date issued	
	Ī	Name			MM/DD/YYYY	
	_				_	
	1	Number (Street			
	-	0.1	01-1-	7'- 0-1-	<u>.</u>	
		City	State	Zip Code		
Part 1	12: S	Sign Belo	w			
tru	ue and	d correct.	I understand th	at making a false stat ines up to \$250,000, o	ement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			Signature of Debt			Signature of Debtor 2
			Date 8/14/2018			Date 8/14/2018
Die	d you	attach a	dditional pages	o Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	No					
	Yes	3				
Die	d you	pay or ag	ree to pay some	one who is not an att	orney to help you fill out I	pankruptcy forms?
	No					
	_	s. Name of	person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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Debtor 1 Sean Anderson Case number (if known) Middle Name Last Name **Additional Page** 2. During the last 3 years, have you lived anywhere other than where you live now? Debtor 1: **Dates Debtor 1 lived** Debtor 2: **Dates Debtor 2 lived** there there Same as Debtor 1 Same as Debtor 1 7918 S Ellis From From Number Street Number Street To To Chicago Illinois 60649 State Zip Code State Zip Code City Same as Debtor 1 Same as Debtor 1 From From Number Street Number Street To City State Zip Code City State Zip Code Same as Debtor 1 Same as Debtor 1 From Number Street Number Street To To Zip Code City State Zip Code Citv State Same as Debtor 1 Same as Debtor 1 From Number Street Number Street То Zip Code City State Zip Code City State Same as Debtor 1 Same as Debtor 1 Number Street Number Street То City Zip Code State City Zip Code State Same as Debtor 1 Same as Debtor 1 From Number Street Number Street To To

City

State

Zip Code

City

State

Zip Code

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Fill in this information to identify your case:							
Debtor 1	Sean		Anderson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
		_	(State)				
Case number (If known)							

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors V information below.	Vho Have Claims Secured by Property (Official Form	n 106D), fill in the
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name: Union Auto Description of property securing debt: 2003 Buick Regal	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.

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Sean Anderson Case number (if First Name Middle Name Last Name Known)	
r any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (cormation below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period is sume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease Description of leased property: Lessor's name: Description of leased property:	
any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (commation below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period lease and unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease period lease of the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease period lease of the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease period lease of the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Lessor's name: Description of leased property: Lessor's name: No Yes	
Lessor's name: Pescription of leased property: Lessor's name: No Yes	ase be assumed?
Description of leased property: Lessor's name: No Yes	
Lessor's name: Yes	
Description of leased	
property:	
Lessor's name:	
Description of leased property:	
Lessor's name: No Yes	
Description of leased property:	
Lessor's name:	
Description of leased property:	
Lessor's name: No Yes	
Description of leased property:	
Lessor's name:	
Description of leased property:	
ts: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures property that is subject to an unexpired lease.	a debt and any personal
X /s/ Sean Anderson	
★ /s/ Sean Anderson Signature of Debtor 1 Signature of Debtor 2	
Date 8/14/2018 Date 8/14/2018 MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distr	ict of Illinois	
n re	Sean Anderson		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY I	FOR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within on rendered or to be rendered on beha	e year before the filing of the	petition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to a	accept		\$1,731.53
	Prior to the filing of this statement	have received		\$131.53
	Balance Due			\$1,600.00
2	2. The source of the compensation pa	id to me was:		
	✓ Debtor	Other (specify)	
3	3. The source of the compensation pa	id to me is:		
	✓ Debtor	Other (specify)	
4	I have not agreed to share the a members and associates of my		on with any other person unless th	ney are
		aw firm. A copy of the agreem	vith a other person or persons who nent, together with a list of the nan	
5	i. In return for the above-disclosed fe	e, I have agreed to render leg	al service for all aspects of the bar	nkruptcy case, including:
	 a. Analysis of the debtor's fina bankruptcy; 	ncial situation, and rendering	g advice to the debtor in determini	ng whether to file a petition in
	b. Preparation and filing of any	petition, schedules, stateme	ents of affairs and plan which may	be required;
	c. Representation of the debto	r at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
6	6. By agreement with the debtor(s), the	e above-disclosed fee does n	not include the following services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a completor(s) in this bankruptcy proceedings.		ent or arrangement for payment to	me for representation of the
	8/14/2018		/s/ Brittney Mansfield	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Thank you for selecting The Semrad Law Firm LLC (the "Firm") as legal counsel. It is our policy to confirm in writing the terms of our engagement, including the scope of our representation and how we will charge for our legal services. Those terms are set forth below.

- 1. Scope of Representation. The Firm will be representing you in all aspects of your Bankruptcy case filed under Chapter 7 of the United Stated Bankruptcy Code except for any adversary proceedings that may be filed against you. The scope of this representation does not include any other civil or criminal proceedings.
- 2. Conditional Representation. The Firm has agreed to represent you on the condition that you will enter into and sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case. If you refuse to enter into and sign the agreement within ten (10) days after the filing of your case, the Firm will file a motion to withdraw from representing you.
- 3. Prepetition Fees.
 - a. Before the case is filed, the Firm agrees to:
 - Personally counsel you regarding the advisability of filing either a Chapter
 13 or a Chapter 7 case, discuss both procedures as well as non-bankruptcy options, and answer your questions;
 - ii. Personally explain to you that the Firm is being engaged to represent you on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees are determined and paid;
 - Personally review with you and sign the completed petition, statements, and schedules;
 - iv. Timely prepare and file your petition, statements, and schedules,
 - v. Advise you on which creditors you will need to continue to pay, such as housing or vehicle payments that you intend to retain.
 - b. The fee for services provide before the case is filed is \$500.00.
 - c. The Firm may also incur costs for such items as credit reports and tax transcripts for which it will <u>not</u> seek reimbursement.
- 4. Post-Petition Fees.
 - a. After the case is filed, the Firm agrees to:
 - i. Advise you of the requirement to attend the meeting of creditors and notify you of the date, time, and place of the meeting;

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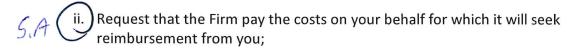
[Type here]

- ii. Advise you of the requirement to attend a debtor education course and provide a certificate of completion to the Firm;
- iii. Send notice of your case filing to creditors;
- iv. Correspond with creditors regarding any matters necessary for the administration of your case, including to cease payroll garnishments, unfreeze bank accounts, or recover property that was improperly seized by a creditor;
- v. Timely submit to the Chapter 7 trustee properly documented proof of income, tax records as well as any other necessary documentation;
- vi. Provide you with knowledgeable legal representation at the meeting of creditors as well as any continued or rescheduled meetings in time for check-in and examination;
- vii. Timely prepare and file the notice of completion of the debtor education course;
- viii. If the Firm will be employing another attorney to attend the meeting of creditors, personally explain to you, in advance, the role and identity of the other attorneys and provide that attorney with your file in sufficient time to review it and properly represent you at the meeting;
- ix. Timely negotiate with the Trustee regarding any property or actions that the Trustee may pursue that could be adverse to your interests;
- x. Timely prepare, file, and serve any necessary statements, amended statements, amended schedules and any change of address, in accordance with information provided by you;
- xi. Monitor all incoming case information, including but not limited to, Reaffirmation agreements, notice of audits by the US Trustee, correspondence from you or any interested parties;
- xii. Review and negotiate, if necessary, any reaffirmation agreements and personally explain the terms of said agreements to you;
- xiii. Be available to respond to your questions throughout the term of the case;
- xiv. Review and timely respond, if necessary, to Trustee motions to dismiss the case;
- xv. Review and timely respond, if necessary, to motions for relief from stay;
- xvi. Prepare, file, and serve all appropriate motions to avoid liens;
- xvii. Prepare, file, and serve all appropriate motion to redeem;
- xviii. Send In Re Mendiola letters to previously undisclosed creditors; and
- xix. Provide any other legal services necessary for the administration of the case.
- b. The fee for services provide after the case is filed is \$1600.00.
- c. The firm will have no right to payment of the fee listed in section 4(b) unless you sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case.

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[Type here]

- d. After the case is filed, the Bankruptcy Court will require payment of filing fees in the amount of \$335.00. In order to pay this, you have two (2) options (please circle one):
 - i. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or



- 5. Retainers and Payments to the Firm.
 - a. The fee being charged to you is a flat fee for services rendered during the Chapter 7 case and will be applied without the need for the Firm to keep detailed time records for the specific services performed.
 - b. Any funds paid to the Firm shall immediately become property of the Firm and will be deposited into the operating account of the Firm and will be used for general expenses of the firm.
 - c. While it is ordinarily your option to deposit funds with an attorney that shall remain your property as security for future services, the Firm does not represent clients under such a security retainer because bankruptcy cases require many disparate tasks and functions for the attorneys and support staff; some of which require legal expertise while others may only be ministerial in nature. The benefit to you is the firm's commitment to perform any and all work necessary to represent you in this Chapter 7 bankruptcy.
- 6. Right to Hire New Counsel. You always have the right at any time to terminate the Firm's representation and hire new counsel. Should you refuse to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case, and the Firm moves to withdraw from representing you, you are strongly encouraged to hire new counsel.
- 7. Conflict Waiver. There is an inherent conflict wherever attorneys represent debtors in bankruptcy for a fee. The Firm is working to alleviate financial issues, while at the same time charging a fee. There have also previously been cases that questioned whether asking you to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case presents a possible additional conflict of interest. The Firm may only represent you if that representation will not be materially limited by the Firm's own interests. We believe our ability to represent you will not be affected by your ongoing obligation to pay our post-petition fee. By signing this agreement, you are waiving this conflict and are allowing us to represent you. You

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[Type here]

do not have to waive this conflict of interest and can instead choose for the Firm not to represent you. You also have the right to consult separate counsel to discuss whether you should waive this conflict.

8. Merger. This agreement constitutes the entire agreement between you and the Firm. Any previous discussions or agreements are not valid or enforceable unless contained in this document.

Very truly Yours,

Brittney Markefeld, The Semrad Law Firm

CONFIRMED:

Client

Client

Client

Date

Disclosure Pursuant to 11 U.S.C. $\S527(\alpha)(2)$

You are notified:

- All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

Lea Acleso AUG 1 4 2018
Debtor Date

I have been provided a copy of the above disclosure.

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

I have been provided a copy of the above disclosure.

lea arless	AUG 1 4 2018	
Debtor	Date	
Debtor	 Date	

DISCLAIMER REGARDING STRATUS INTELLIGENCE

Please be advised that some of the partners of this firm have a financial interest in the company, Stratus Intelligence, LLC, that developed and provides to this firm (as well as other firms) the computer software used process its clients' matters. You will not be charged any extra fees or costs as a result of the firm's use of this software as compared to other software. However, as a result of his financial interest in the software company, the interested partners will receive a financial benefit in the range of \$10-15 from the use of this software to process your matter should you determine to retain the firm for your case. The firm does not utilize any other software to process its clients' matters. The firm's use of the software does not impact on the obligations of firm attorneys to exercise independent professional judgment on your behalf with respect to your matter. You are; of course, free to select any counsel of your choice to represent you with respect to your matter.

I have read and understand the above	disclaimer.	
lem Ander	AUG 1 4 2018	
	Date	
Debtor	Date	

Initial: ____

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The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

	CHAPTER 7 DISCLAIMERS
1.	I understand that The Semrad Law Firm, LLC has pulled my credit report, but that credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm, LLC to list in my bankruptcy.
	<u>S. A</u>
2.	I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm, LLC all my debts, sources of income, assets, personal property, real property, transfers of real estate or any property over the past 4 years, and all expenses I have.
3.	I agree that I will attend my creditors meeting at the time, date, and location that will be mailed to me by the Bankruptcy Court. Failure to attend this meeting is grounds for my case to be dismissed. I understand that at this meeting I will bring my driver's license or State ID and my original social security card. I understand that failure to bring said requested documents to the meeting could be grounds for the meeting to not be held.
	S.A
4.	I understand and agree to complete my 2 nd credit counseling course (Debtor Education course) within 45 days of my original 341 meeting date, and submit a copy of the certificate to my attorney and confirm receipt of the certificate. I also understand that there will be a separate cost for the 2 nd course. I understand that failure to complete this 2 nd course and submit it to my attorney can be grounds to have my case close without a discharge. I understand that if my case closes without a discharge, that additional filing fees would have to be paid to re-open my case to file the 2 nd Debtor Education certificate.
5.	If I have a garnishment coming out of my paycheck, The Semrad Law Firm, LLC will send notice of the bankruptcy to my payroll department and garnishing creditor to stop wage garnishments as long as I provide my payroll department contact information. If I choose to not provide my payroll contact information, I understand and agree that it is my responsibility to contact my payroll and garnishing creditor and provide them with proof of filing. Further, although the Semrad Law Firm, LLC will send notice of the bankruptcy filing to my payroll department and garnishing creditor, it is my responsibility to ensure notice was received.
	S.A

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The Semrad Law Firm, LLC	
20 S. Clark Street, 28th Floor Chicago	IL 60603

6.	I understand that I must have filed my federal and state taxes for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.
	SIA
7.	I understand that the entire firm of The Semrad Law Firm, LLC represents me and that while a different attorney might have counseled me and prepared my case, once it is filed, my case will be assigned to the attorneys and staff of the Chapter 7 department for the remainder of my case.
8.	I understand and agree that I must fully disclose any and all assets, real property, cash, expected tax refunds, inheritance, or personal property of any kind prior to the filing of my bankruptcy.
	<u>S.A</u>
9.	I further understand that any assets including, but not limited to real property, cash, expected tax refunds, future settlements, potential or pending lawsuits, or personal property that has equity that cannot be exempted is subject to liquidation by the Chapter 7 Trustee.
	5.A
10	I understand that the following debts will not be discharged in my Chapter 7 (this list shows the most common non-dischargeable debts, but not necessarily all): parking tickets, moving violations, student loans, certain governmental debts including taxes and code violations, and child support.
	_S.A
11	I understand that if I wish to keep a secured debt, for example, a mortgage(s) or automobile, I must sign a reaffirmation agreement. I understand that even if I am current on the debt, a reaffirmation agreement is offered solely at the discretion of the creditor. I understand that for my creditor(s) to offer me a reaffirmation agreement I must be current on my monthly payment. If I do not have a reaffirmation agreement offered to me by my finance company, that I may not be able to keep my secured debt.

12. I understand that I will work with my attorney to ensure the reaffirmation agreements are timely received, signed and filed with the Court. I understand the reaffirmation agreement must be filed with the court before the case discharges. Once the reaffirmation agreement is signed, filed with the Court and approved, the debt will be non-dischargeable. I understand that the bankruptcy judge will review my budget when approving or denying the reaffirmation agreement and that it is possible that the judge may determine that the reaffirmation is not in my best interest and deny the reaffirmation.

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The Semrad Law Firm, LLC 20 S. Clark Street, 28 th Floor Chicago IL 60603
5. A
13. I understand that the scope of representation from The Semrad Law Firm, LLC does not extend to credit repair.
S.A
14. I understand that if I have made any recent credit card transactions, cash advances, or incurred loans during the 3 month period prior to my bankruptcy, an adversary lawsuit may be brough against me in bankruptcy court. An adversary is a lawsuit in which a creditor asks the court to make certain debt non-dischargeable. I understand that if I want The Semrad Law Firm, LLC to represent me in an adversary I must pay additional attorney's fees.
<u> </u>
15. I have disclosed all prior bankruptcies that I have filed in the last eight (8) years. I further understand that if I have filed a Chapter 7 bankruptcy in the last eight (8) years, I am not eligible to file a Chapter 7 right now.
S.A_
16. I understand that to be eligible for a Chapter 7 I cannot have any disposable income after paying all my monthly expenses, and I also have to pass the Form 122A Means test, and if I do have a significant amount of disposable income available or fail the Form 122A that I may be ineligible for a Chapter 7. I understand that if I do have any disposable income and we attempt to rebut the presumption, the United States Trustee may deem my case an abuse and I may have to convert to a Chapter 13 or let my case be dismissed.
<u> </u>
17. I understand and acknowledge that when I surrender real property through my Chapter 7 bankruptcy that the property is still my responsibility until it is sold at a foreclosure sale. I must keep up the property insurance and maintenance of said property, including, but not limited to, future water bills until the sale date. I understand that, if I neglect to maintain the property and am assessed city code violations, I will be responsible to pay those fines. Further, I must continue to pay homeowners and association fees after the bankruptcy is filed until the property is sold. If I do not pay these fees the Association can sue me for the balance of unpaid fees from the filing of the bankruptcy until the property is sold.

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The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

18. I understand that if I have a co-signer on any of my debts, the co-signer will still be responsible for the debt after the case is filed.
<u> </u>
19. I agree that I authorized The Semrad Law Firm, LLC to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.
<u> 5.A</u>

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Anderson, Sean	Case No	
Debtor(s)		
	Chapter.	Chapter7
VERIFICA	TION OF CREDITOR MAT	TRIX
above named Debtors hereby verify tha	at the attached list of creditors is to	rue and correct to the best of their
8/14/2018	/s/ Anderson, Se Anderson, Sean Signature of Del	
	Debtor(s) VERIFICA above named Debtors hereby verify that	Debtor(s) Chapter. VERIFICATION OF CREDITOR MAT above named Debtors hereby verify that the attached list of creditors is to 8/14/2018 /s/ Anderson, Se Anderson, Sean

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

Union Auto 8700 S. CHICAGO AV CHICAGO, IL, 60617

EASYPAY/DVRA 2701 LOKER AV WEST CARLSBAD, CA, 92008

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

IRS Irs Mail Stop 4100 P-3 Kansas City, MO, 64999

AFS ACCEPTANCE LLC P.O. Box 189007 Plantation, FL, 33318

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Debtor 1 Sean First Name	Ande Middle Name Last N		Imber (if known)			
0. 100000000000000000000000000000000000						
Part 6: Answer These Questions for Reporting Purposes						
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 					
17. Are you filing under Chapter 7?	No. I am not filing under Chapter 7. Go to line 18.					
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to	expenses are paid that fund No. Types.	Do you estimate that after any s will be available to distribute	exempt property is excluded and admire to unsecured creditors?	istrative		
unsecured creditors?		Name of the second seco				
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 mi \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	nillion	10 billion \$50 billion		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mi \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	nillion	10 billion \$50 billion		
Part 7: Sign Below	11					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill					
	out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Sean Anderson	Aders X	Single April 100			
Residence (Control of Control of	Signature of Debtor 1		Signature of Debtor 2			
	Executed on 8/14/2018 Executed on MM / DD / YYYY MM / DD / YYYY					

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Fill in this infor	mation to identify your ca	ase:	2016年2016年2	
Debtor 1	Sean		Anderson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(01010)	

Official Form 106Dec

	Check i	f	this	is	ar
_	amend	2	d filir	na	

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below		
Did you pay or agree to pay someone who is NO	T an attorney to help you fill out bankruptcy forms?	
☑ No		
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
Under penalty of perjury, I declare that I have re	ead the summary and schedules filed with this declaration and	
that they are true and correct.		
X /s/ Sean Anderson She heller	*	
Signature of Debtor 1	Signature of Debtor 2	
Date 8/14/2018	Date	
MM/DD/YYYY	MM/DD/YYYY	

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Debt	tor 1 Sean	Anderson	Case number (if known)				
	First Name Middle Name	Last Name					
28.	 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No 						
	Yes. Fill in the details below.						
		Date issued					
	Name	MM/DD/YYYY	_				
	Number Street						
	City State Zip Code						
	Oity State Zip Gode						
Part	112: Sign Below						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
	Signature of Debtor 1		Signature of Debtor 2				
	D. 1. 0.11.1/2010		D 0 14 14 10 10 10 10 10 10 10 10 10 10 10 10 10				
	Date 8/14/2018		Date 8/14/2018				
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?							
	⊘ No						
į	Yes						
	Did you pay or agree to pay someone who is not an	attorney to help you fill ou	ut bankruptcy forms?				
Г	√ No						
	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				

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			Contracts and Unexpired Leases (Official Form 106G), fill in the
	real estate leases. Unexpire property lease if the truste		are still in effect; the lease period has not yet ended. You may
unic un unexpireu personar	property rease it the truste	e does not assume it. Th	3.5.5. 3 305(p)(2).
Describe your unexpired p	ersonal property leases		Will the lease be assumed?
Lessor's name:			□ No □ Yes
Description of leased	M. Sakara and Commission of the Commission of th		
property:			
Lessor's name:		◆© HENETTO ETA III ATSPĒŠI LIAVISES VIRGINOS KIJĀ ĀCIĪĪTI BISUTITUS 100 AVAS SPENSOS NO	☐ No
			Yes
Description of leased property:			
property.			
Lessor's name:			No
	The state of the s		Yes
Description of leased property:			
	V PORTA / A HOUSE AND A HOUSE		
Lessor's name:			No No
	теления по при под поставления по общения на под поставления на под поставления на под поставления на под пост Поставления на поставления на поставления на поставления на поставления на поставления на поставления на поста	HILLORD CONTROL OF CONTROL AND SERVICE SERVICES AND AND ARREST AREA OF THE SERVICES AND AREA OF	Yes
Description of leased property:			
			T No
Lessor's name:			□ No □ Yes
Description of leased			L l ' ' '
property:			
			□ No
Lessor's name:			Yes
Description of leased			
property:			
			☐ No
Lessor's name:			Yes
Description of leased			–
property:			
t 3: Sign Below			
18: Sign Below			
Under penalty of perjury, I o property that is subject to a		d my intention about any	r property of my estate that secures a debt and any personal
0	2		
🗶 /s/ Sean Anderson 🌙	la heless		

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Anderson, Sean	Case No		
	Debtor(s)	Chapter.	Chapter7	
	VERIFICATION	N OF CREDITOR I	MATRIX	
knowle	The above named Debtors hereby verify that the edge.	attached list of creditors	s is true and correct to the best o	f their
Date:	8/14/2018	Anderson	on, Sean lu lyllor Sean of Debtor	<u> </u>

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Debtor 1 Sean	Anderson	Case number (if known)			
First Name Middle Name	Last Name			-		
		Column A Debtor 1		Column B Debtor 2 or non-filing spouse		
8. Unemployment compensation		\$0.00		\$0.00		
Do not enter the amount if you contend that the amount	unt received was a benefit	Ψ <u>υ.υυ</u>		Ψ <u>σ.σσ</u>		
under the Social Security Act. Instead, list it here:	Ψ					
For you	\$0.00					
For your spouse	\$0.00					
Pension or retirement income. Do not include any a benefit under the Social Security Act.	amount received that was a	\$0.00		\$0.00		
10.Income from all other sources not listed above.S amount. Do not include any benefits received under the payments received as a victim of a war crime, a crime international or domestic terrorism. If necessary, list of page and put the total below.	ne Social Security Act or against humanity, or					
Total amounts from separate pages, if any.		+\$0.00		+\$0.00		
]=	
 Calculate your total current monthly income. Ac each 	ld lines 2 through 10 for	\$ <u>4,266.11</u>	+	\$ <u>5,000.01</u>	\$9,266.12	
column. Then add the total for Column A to the total	al for Column B.					
					Total current	
Part 2: Determine Whether the Means Test A	online to Vou				monthly income	
12. Calculate your current monthly income for the year						
12a. Copy your total current monthly income from line	9 11 .	C	opy line	11 here →	\$9,266.12	
Multiply by 12 (the number of months in a year)					X 12	
12b. The result is your annual income for this part of	the form.			12b.	\$111,193.44	
					<u>\$111,130.44</u>	
13 Coloulate the median family income that applies	ta Eallandhaan ataan					
13 Calculate the median family income that applies	to you. Follow these steps:					
Fill in the state in which you live.	Illinois					
	7					
Fill in the number of people in your household.						
Fill in the median family income for your state and size	e of			13.	\$121,685,00	
household.						
To find a list of applicable median income amounts, g instructions for this form. This list may also be availab						
14. How do the lines compare?	o at the bankaptey olding of the	. .				
14a. 🗸 Line 12b is less than or equal to line 13. On	the ten of page 1, shock hav 1	There is no presumption	on of ab	1150		
Go to Part 3.	the top of page 1, check box 1	, There is no presumption	on or ab	use.		
14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2.						
Part 3: Sign Below						
Distriction have I declare under a coelless of a citizen the	Ali (6 Ali Ali Al- Ali-					
By signing here, I declare under penalty of perjury th	at the information on this staten	tent and in any attachm	ents is t	rue and correct.		
X /s/ Sean Anderson lo. Anal	en.~ ×					
su ve						
Signature of Debtor 1	S	ignature of Debtor 2				
Date 8/14/2018	n	ate 8/14/2018				
MM/DD/YYYY		MM/DD/YYYY				
If you checked line 14a, do NOT fill out or file Forn If you checked line 14b, fill out Form 122A-2 and		CO-MANAGEMENT SEE JUST ON AN ALL HELD CONTROL OF THE SECOND SECON	NINI II AND			